CLAIMS

    1.   A method for loading from a server (1) an application (AP) including a first part (APT) intended for a terminal (2) provided with an application management means (GIA) and a second part (APC) intended for a chip card (3) accepted in the terminal, characterised in that it comprises the steps of:

    - supplying (EO) to the terminal (2) a loading means (CAPC) for loading the second application part in the chip card (3),

    - formatting (S3) in the server (1) the second application part (APC) so that it is compatible with a protocol for communication between the terminal (2) and the chip card (3),

    - constructing (S4) in the server (1) an application message (MAP) containing the first application part (APT) and the second formatted application part (APC),

    - transmitting (S5) the application message (MAP) from the server (1) to the terminal (2) over a single transmission channel (RT),

    - installing (T3) in the terminal (2) the first application part (APT) extracted from the application message (MAP) via the management means, and

    - loading (T4-T5-T6) the second application part (APC) extracted from the application message from the terminal (2) into the chip card (3) according to the predetermined communication protocol under the control of the loading means (CAPC).

2.   A method according to Claim 1, according to which the constructed application message (MAP) contains a descriptor (DAP) of the application (AP) with at least one identifier (IAPC) of the second application part (APC), and the management means (GIA) analyses the descriptor (DAP) in the application message (MAP) received by the terminal (2) so that the second application part (APC) is extracted from the application message (MAP) according to the identifier (IAPC) in the analysed descriptor (DAP).

3.   A method according to Claim 1 or 2, according to which the loading means (CAPC) is installed in advance in the form of a software module in the terminal (2).

4.   A method according to Claim 1 or 2, comprising the introduction of the loading means (CAPC) in the form a script (SC) during the construction (S4) of the application message (MAP) to be transmitted from the server (1) to the terminal (2) and the installation (T2) of the loading means (CAPC) by extraction of the script (SC) in the application message (MAP) received by the terminal before the loading (T4-T5-T6) of the second application part (APC).

5.   A method according to Claim 1 or 2, comprising the introduction of an address of a loading (CAPC) script (SC) during the construction (S4) of the application message (MAP) to be transmitted from the server (1) to the terminal (2) and the installation (T2) of the loading means (CAPC) by extraction of the script address in the application message (MAP)

received by the terminal and a downloading of the script from the extracted address in the terminal before the loading (T4-T5-T5) of the second application part (APC).

6. A method according to any one of Claims 1 to 5, comprising, after the step of loading (T5-T6) the second application part (APC), a deletion (T7) of the second application part in the terminal (2).

7. A method according to any one of Claims 1 to 6, comprising, after the step of loading (T5-T6) the second application part (APC), a transmission (T8) of an acknowledgement message (ACK) from the terminal (2) to the server (1) as soon as the management means (GIA) has finished the loading of the second application (APC) in the chip card (3).

8. A method according to any one of Claims 1 to 7, according to which the second application part (APC) is segmented into protocol units (EV1-EVN) which are in accordance with the communication protocol and which are loaded successively in the chip card (3) under the control of the loading means (CAPC), the chip card transmitting an acknowledgement response (REPn) after the loading (T5) of each protocol unit (EVn).

9. A method according to any one of Claims 1 to 8, according to which the first and second application parts (APT, APC) are written in high-level languages and are converted into an intermediate language that can be interpreted respectively by virtual execution means (JVMT, JVMC) respectively implemented in the terminal (2) and the chip card (3).

10. A method according to any one of Claims 1 to 9, according to which the terminal (2) is a mobile radiotelephone terminal.